

**UNITED STATES BANKRUPTCY COURT**

Eastern District of Virginia  
200 South Washington Street  
Alexandria, VA 22314

**NOTICE OF ELECTRONIC FILING PROCEDURE**

**Case Name:** Howard L Stewart Jr.

**Case Number:** 20-10028-BFK

**Date Filed:** January 6, 2020

The above case, which has been filed in this court, can be accessed electronically via the Court's Internet site at <http://www.vaeb.uscourts.gov>. In compliance with Federal Rule of Bankruptcy Procedure 9011 and in accordance with the Local Bankruptcy Rule 5005-2 and the Court's Case Management/Electronic Case Files (CM/ECF) Policy Statement, the registered participant's password shall constitute the signature of that person; therefore, security of a registered participant's password is the responsibility of that person. **An original signed copy of the filing shall be retained in the registered participant's files in accordance with the CM/ECF Policy Statement.**

Parties with legal representation **must** file documents in accordance with the following:

1. The requirements for filing, viewing and retrieving case documents are: A personal computer with internet access and the ability to convert documents to portable document format (PDF). The URL address is [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov) and a username and password are needed to access the Case Management/Electronic Case Files (CM/ECF) system. Please contact the Court for further assistance. If you are unable to comply with these requirements, then
2. You must file a "Request for Waiver to File by Flash Drive or Conventionally" as provided for in the CM/ECF Policy Statement to indicate your inability to file through use of the Internet component of the CM/ECF system. If the Court authorizes you to file by flash drive, then
3. You must submit your documents on a flash drive using PDF format. The Adobe Acrobat software will provide this format. Further instruction may be found at Adobe's internet support page. Use a separate flash drive for each filing. **An original signed copy of the filing shall be retained in the registered participant's files in accordance with the CM/ECF Policy Statement.** If you are unable to comply with these requirements or the requirements set forth in item number 1, or the requirement set forth in item number 2, above, then
4. You must submit your documents on a flash drive using plain text format. **An original signed copy of the filing shall be retained in the registered participant's files in accordance with the with the CM/ECF Policy Statement.** If you are unable to comply with this requirement, the requirements set forth in items number 2 or 3, or the requirements set forth in item number 1, above, then
5. You then may file conventionally on unstapled, unbound, 8 ½" x 11" single-sided paper. Documents must be submitted with full original signature(s), and will be scanned by the Clerk's Office. The scanned file will constitute the original signature(s). **Include your "Request for Waiver to File by Flash Drive or Conventionally" with your filing.**

**Important Note: All parties without legal representation, except governmental units and institutional entities described in Electronic Case Files Policy 2(A)(2)(b), may file documents conventionally in accordance with the Local Bankruptcy Rules.**

Dated: January 7, 2020  
[VAN062vNov9.jsp]

William C. Redden  
Clerk of the Bankruptcy Court

## Certificate of Notice Page 2 of 2

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Howard L Stewart, Jr.  
DebtorCase No. 20-10028-BFK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: palaciosl  
Form ID: VAN062Page 1 of 1  
Total Noticed: 16

Date Rcvd: Jan 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2020.

db  
15199745 +Howard L Stewart, Jr., 11203 Soldeirs Court, Manassas, VA 20109-7740  
+Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
Mason, OH 45040-8999  
15199746 +Home Point Financial Corporation, Attn: Correspondence Dept, 11511 Luna Road; Suite 200,  
Farmers Branch, TX 75234-6451  
15199749 +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100,  
San Diego, CA 92108-3007  
15199750 +Monique Harris, 8551 Rixlew Lane, Manassas, VA 20109-4277  
15199751 +NTB/CBSD, Citi Corp Credit Services Centralized Ba, Po Box 20507,  
Kansas City, MO 64195-0507  
15199752 +Office of the U.S. Trustee, 1725 Duke St., Ste. 650, Alexandria, VA 22314-3489  
15199753 +Orlans, 803 Sycolin Rd., Ste. 301, Leesburg, VA 20175-5647  
15199756 +Virginia Dept of Taxation, P.O. Box 9056, Pleasanton, CA 94566-9056

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15199743 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 08 2020 04:38:44 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
15199744 +E-mail/Text: bankruptcy@cavps.com Jan 08 2020 04:32:26 Cavalry Portfolio Services,  
Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
15199747 E-mail/Text: cio.bncmail@irs.gov Jan 08 2020 04:31:34 Internal Revenue Service,  
P.O. Box 21126, Philadelphia, PA 19114-0326  
15199748 +E-mail/Text: bncnotices@becket-lee.com Jan 08 2020 04:31:25 Kohls/Capital One,  
Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043  
15199755 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 08 2020 04:38:48  
Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-0000  
15199754 +E-mail/Text: twetzel@peroutkalaw.com Jan 08 2020 04:27:17 Peroutka & Peroutka,  
8028 Ritchie Highway, Suite 300, Pasadena, MD 21122-0803  
15199757 +E-mail/Text: vci.bkcy@vwcredit.com Jan 08 2020 04:32:16 Volkswagen Credit, Inc,  
Attn: Bankruptcy, Po Box 3, Hillboro, OR 97123-0003

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
15199742 allied cash Advance

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 09, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2020 at the address(es) listed below:

John P. Fitzgerald, III ustpreion04.ax.ecf@usdoj.gov  
Nathan A. Fisher on behalf of Debtor Howard L Stewart, Jr. Fbarsad@cs.com, barsad@aol.com  
Thomas P. Gorman chl3alex@gmail.com, tgorman26@gmail.com

TOTAL: 3